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GENERAL FINANCIAL GROUP

THE OLD LINE LIFE INSURANCE COMPANY OF AMERICA
Milwaukee, Wisconsin
Member American General Financial Group
Administrative Offices: PO Box 35844 Dallas Tx 75235-0844
1-800/487-5433 · 214/654-6300 · FAX 214/654-6017

ANNUAL REPORT FOR THE OL I - ADJUSTABLE LIFE INSURANCE POLICY WITH
FLEXIBLE PREMIUM, DEATH BENEFITS AND CASH VALUE. REPORT DATE 11/15/2001

PAGE 1 OF 2

INSURED: [REDACTED]
SOC-SEC-NUM: [REDACTED]

CASE NUMBER: [REDACTED]
POLICY NUMBER: [REDACTED]

AGENT: [REDACTED]
AGENCY: [REDACTED]

[REDACTED]
[REDACTED], NJ

ISSUE DATE: 11/15/1988

ISSUE AGE/SEX: 64 FEMALE

DESCRIPTION OF COVERAGE

INSURANCE COVERAGE			POLICY VALUES		
	11/15/2000	AS OF 11/15/2001		11/15/2000	AS OF 11/15/2001
SPECIFIED AMOUNT	\$200,000.00	\$200,000.00	CASH VALUE	\$38,078.80	\$39,681.03
DEATH BENEFIT	\$238,078.80	\$239,681.03	LESS LOANS WITH INTEREST	\$29,005.85	\$31,326.32
LESS LOANS	\$29,005.85	\$31,326.32	EQUALS NET CASH VALUE	\$9,072.95	\$8,354.71
NET DEATH BENEFIT	\$209,072.95	\$208,354.71	LESS SURRENDER CHARGES *	\$3,139.77	\$2,093.18
DEATH BENEFIT OPTION 2			EQUALS SURRENDER VALUE	\$5,933.18	\$6,261.53
PLANNED PREMIUM	\$400.00 MONTHLY		* - REFER TO YOUR POLICY FOR FURTHER INFORMATION		
OTHER BENEFITS			INTEREST RATES		
			<p>INTEREST IS CREDITED TO THE POLICY MONTHLY IN THE DETERMINATION OF CASH VALUE. THE <u>GUARANTEED RATE</u> IS <u>4.500%</u>. EXCESS INTEREST MAY BE DECLARED ON A MONTHLY BASIS. THE <u>CURRENT RATE</u> OF INTEREST IS <u>5.250%</u>. THIS RATE IS GUARANTEED FOR THE POLICY MONTH BEGINNING ON THE REPORT DATE. INTEREST AT A RATE OF <u>6.000%</u> IS CREDITED TO THAT PORTION OF THE CASH VALUE BORROWED UNDER THE POLICY LOAN PROVISION. THESE ARE EFFECTIVE ANNUAL RATES APPLIED ON A DAILY BASIS TO THE CASH VALUE AFTER THE DEDUCTION OF COST OF INSURANCE AND POLICY CHARGES.</p> <p>THE POLICY LOAN INTEREST RATE WHICH IS CHARGED ON BORROWED FUNDS IS <u>8.000%</u> PAYABLE IN ARREARS.</p>		

TERMINATION DATES FOR THE POLICY ARE SHOWN BELOW ASSUMING BOTH GUARANTEED AND CURRENT RATES OF INTEREST, MORTALITY AND EXPENSES. IT IS ALSO ASSUMED THAT COVERAGE REMAINS THE SAME, NO NEW LOANS ARE MADE, AND LOAN INTEREST IS PAID ANNUALLY.

TERMINATION DATE IF PLANNED PREMIUMS PAID	03/15/2003	03/15/2005
TERMINATION DATE IF NO FURTHER PREMIUMS PAID	<u>GUARANTEED</u>	<u>CURRENT</u>

YOU SHOULD REVIEW THE OPTIONS AVAILABLE UNDER YOUR POLICY AND THE TAX STATUS OF YOUR POLICY ON AN ANNUAL BASIS.

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AGLIC-BUCK-035858

PAGE 2 OF 2

THIS STATEMENT GIVES THE CURRENT STATUS OF YOUR POLICY INCLUDING CURRENT CASH AND SURRENDER VALUES. YOU SHOULD NOTE THAT THESE VALUES MAY DIFFER FROM PREVIOUS PROJECTIONS DUE TO CHANGES IN PAYMENT AMOUNTS OR TIMING OF PAYMENTS, CREDITED INTEREST RATES, RISK CHARGES, LOANS OR PARTIAL SURRENDERS SINCE THE LAST PROJECTION. YOU MAY REQUEST ONE FREE PROJECTION EACH YEAR BASED ON ACTUAL PAST HISTORY AND CURRENTLY ASSUMED VALUES FOR THE FUTURE. CALL YOUR AGENT OR THE COMPANY IF YOU HAVE ANY QUESTIONS. SEE PAGE 1 FOR AN EXPLANATION OF HOW INTEREST IS CREDITED FOR CASH VALUES, AND CHARGED FOR LOANS.

ACTIVITY FOR THE PERIOD												
POLICY NUMBER: [REDACTED]												
11/15/2000 CASH VALUE: \$38,078.80												
POLICY MONTH ENDING	(+) PREMIUMS		(-) DEDUCTIONS				RATE	(+) INTEREST		(-) END OF MONTH		
	AMOUNT	TRANSACTION DATE	COST OF COVERAGE BASIC	RIDERS	EXPENSE CHARGES	PARTIAL SURRENDERS AMOUNT		CHARGES	GUARANTEED AMOUNT	EXCESS AMOUNT	CASH VALUE	SURRENDER VALUE
DEC	\$400.00	11/24/2000	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$137.43	\$39.29	\$38,206.71	\$5,957.59
JAN	\$400.00	12/24/2000	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$142.53	\$40.71	\$38,341.14	\$5,982.14
FEB	\$400.00	01/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$143.04	\$40.78	\$38,476.15	\$6,007.29
MAR	\$400.00	02/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$129.57	\$36.91	\$38,593.82	\$6,034.17
APR	\$400.00	03/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$143.98	\$40.94	\$38,729.93	\$6,060.41
MAY	\$400.00	04/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$139.80	\$39.70	\$38,860.62	\$6,087.59
JUN	\$400.00	05/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$144.98	\$41.10	\$38,997.89	\$6,115.00
JUL	\$400.00	06/24/2001	\$444.81	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$140.78	\$39.86	\$39,129.72	\$6,143.32
AUG	\$400.00	07/24/2001	\$444.80	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$145.98	\$41.27	\$39,268.17	\$6,171.91
SEP	\$400.00	08/24/2001	\$444.80	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$146.50	\$41.36	\$39,407.23	\$6,201.11
OCT	\$400.00	09/24/2001	\$444.80	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$142.25	\$40.11	\$39,540.79	\$6,231.16
NOV	\$400.00	10/24/2001	\$444.80	\$0.00	\$4.00	\$0.00	\$0.00	5.250	\$147.52	\$41.52	\$39,681.03	\$6,261.53
TOT	\$4,800.00		\$5,337.68	\$0.00	\$48.00	\$0.00	\$0.00		\$1,704.36	\$483.55	\$39,681.03	\$6,261.53

OTHER ACTIVITY			
TRANSACTION DATE	LOAN AMOUNT	TRANSACTION DATE	LOAN REPAYMENT
NONE		NONE	

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OLD LINE LIFE

0.1 / POLICY NUMBER 7 POLICY NUMBER

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STATUS

ACTIVE

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR

OLLINS (3)- DEATH 2391

RUN-DATE

01/17/2017 185 357

POL-PA

357

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA		01/30/1989	11/15/1988	11/15/1988	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	400.00	400.00	32438		01
XA		01/30/1989	11/15/1988	11/15/1988	133.19-	133.19-	137.19-	32438		01
NA	98	01/30/1989	12/15/1988	12/15/1988	400.00	400.00	400.00	32468	12/15/1988	01
XA		01/30/1989	12/15/1988	12/15/1988	133.19-	133.19-	137.19-	32468		01
NA	98	01/30/1989	01/15/1989	01/15/1989	400.00	400.00	400.00	32499	01/15/1989	01
XA		01/30/1989	01/15/1989	01/15/1989	133.19-	133.19-	137.19-	32499		01
NA	98	02/15/1989	02/15/1989	02/15/1989	400.00	400.00	400.00	32530	02/15/1989	01
XA		02/15/1989	02/15/1989	02/15/1989	133.19-	133.19-	137.19-	32530		01
NA	98	03/15/1989	03/15/1989	03/15/1989	400.00	400.00	400.00	32558	03/15/1989	01
XA		03/15/1989	03/15/1989	03/15/1989	133.19-	133.19-	137.19-	32558		01
NA	98	04/16/1989	04/15/1989	04/15/1989	400.00	400.00	400.00	32589	04/15/1989	01
XA		04/16/1989	04/15/1989	04/15/1989	133.19-	133.19-	137.19-	32589		01
NA	98	05/15/1989	05/15/1989	05/15/1989	400.00	400.00	400.00	32619	05/15/1989	01
XA		05/15/1989	05/15/1989	05/15/1989	133.19-	133.19-	137.19-	32619		01
NA	98	06/15/1989	06/15/1989	06/15/1989	400.00	400.00	400.00	32650	06/15/1989	01
XA		06/15/1989	06/15/1989	06/15/1989	133.18-	133.18-	137.18-	32650		01
NA	98	07/16/1989	07/15/1989	07/15/1989	400.00	400.00	400.00	32680	07/15/1989	01
XA		07/16/1989	07/15/1989	07/15/1989	133.18-	133.18-	137.18-	32680		01
NA	98	08/15/1989	08/15/1989	08/15/1989	400.00	400.00	400.00	32711	08/15/1989	01
XA		08/15/1989	08/15/1989	08/15/1989	133.18-	133.18-	137.18-	32711		01
NA	98	09/17/1989	09/15/1989	09/15/1989	400.00	400.00	400.00	32742	09/15/1989	01
XA		09/17/1989	09/15/1989	09/15/1989	133.18-	133.18-	137.18-	32742		01
NA	98	10/15/1989	10/15/1989	10/15/1989	400.00	400.00	400.00	32772	10/15/1989	01

CONFIDENTIAL

AGLIC-BUCK-036283

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AGLIC-BUCK-036284

OLD LINE LIFE

G.1 / POLICY NUMBER 7

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ULA STATUS REPORT

PLAN CODE [REDACTED] SHORT NAME [REDACTED] ACTION-INHIBIT (3)- DEATH REQUESTOR 2391 RUN-DATE 01/17/2017 POL-PA 358

STATUS ACTIVE

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	11/15/1989	11/15/1989	11/15/1989	400.00	400.00	32803	11/15/1989	02
XA		11/15/1989	11/15/1989	11/15/1989	142.82-	146.83-	32803		02
NA	98	12/17/1989	12/15/1989	12/15/1989	400.00	400.00	32833	12/15/1989	02
XA		12/17/1989	12/15/1989	12/15/1989	142.82-	146.82-	32833		02
NA	98	01/16/1990	01/15/1990	01/15/1990	400.00	400.00	32864	01/15/1990	02
XA		01/16/1990	01/15/1990	01/15/1990	142.82-	146.82-	32864		02
NA	98	02/15/1990	02/15/1990	02/15/1990	400.00	400.00	32895	02/15/1990	02
XA		02/15/1990	02/15/1990	02/15/1990	142.82-	146.82-	32895		02
NA	98	03/15/1990	03/15/1990	03/15/1990	400.00	400.00	32923	03/15/1990	02
XA		03/15/1990	03/15/1990	03/15/1990	142.82-	146.82-	32923		02
NA	98	04/15/1990	04/15/1990	04/15/1990	400.00	400.00	32954	04/15/1990	02
XA		04/15/1990	04/15/1990	04/15/1990	142.82-	146.82-	32954		02
NA	98	05/15/1990	05/15/1990	05/15/1990	400.00	400.00	32984	05/15/1990	02
XA		05/15/1990	05/15/1990	05/15/1990	142.82-	146.82-	32984		02
XA		06/25/1990	06/15/1990	06/15/1990	142.82-	146.82-	33015		02
NA	01	06/24/1990	06/19/1990	06/19/1990	400.00	400.00	33019		02
NA	98	07/15/1990	07/15/1990	07/15/1990	400.00	400.00	33045	07/15/1990	02
XA		07/15/1990	07/15/1990	07/15/1990	142.82-	146.82-	33045		02
NA	98	08/15/1990	08/15/1990	08/15/1990	400.00	400.00	33076	08/15/1990	02
XA		08/15/1990	08/15/1990	08/15/1990	142.82-	146.82-	33076		02
NA	98	09/16/1990	09/15/1990	09/15/1990	400.00	400.00	33107	09/15/1990	02
XA		09/16/1990	09/15/1990	09/15/1990	142.82-	146.82-	33107		02
XA		10/25/1990	10/15/1990	10/15/1990	142.82-	146.82-	33137		02

CONFIDENTIAL

AGLIC-BUCK-036285

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33149 33168

400.00 160.80-

400.00 156.80-

10/27/1990 11/15/1990

10/27/1990 11/15/1990

10/29/1990 12/06/1990

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AGLIC-BUCK-036286

XA	98	11/17/1991	11/15/1991	11/15/1991	171.04 -	175.04 -	33533	04
NA		11/24/1991	11/24/1991	11/24/1991	400.00	400.00	33542	11/24/1991 04

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AGLIC-BUCK-036288

OLD LINE LIFE			ULA STATUS REPORT										
001 / POLICY NUMBER 7 POLICY NUMBER			STATUS		PLAN CODE	SHORT NAME	ACTION-INHIBIT		REQUESTOR	RUN-DATE		POL-PA	
UL000000000			ACTIVE			OLLINS	(3)-	DEATH	2391	01/17/2017 188		360	
CASH FLOW SUMMARY													
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN		INT EFF DAYS	TRX DUE DATE	LOAD DUR		
XA		12/15/1991	12/15/1991	12/15/1991	171.04-		175.04-		33563			04	
NA	98	12/24/1991	12/24/1991	12/24/1991	400.00		400.00		33572	12/24/1991		04	
XA		01/15/1992	01/15/1992	01/15/1992	171.04-		175.04-		33594			04	
NA	98	01/26/1992	01/24/1992	01/24/1992	400.00		400.00		33603	01/24/1992		04	
XA		02/17/1992	02/15/1992	02/15/1992	171.04-		175.04-		33625			04	
NA	98	02/24/1992	02/24/1992	02/24/1992	400.00		400.00		33634	02/24/1992		04	
XA		03/15/1992	03/15/1992	03/15/1992	171.04-		175.04-		33653			04	
NA	98	03/24/1992	03/24/1992	03/24/1992	400.00		400.00		33662	03/24/1992		04	
XA		04/15/1992	04/15/1992	04/15/1992	171.03-		175.03-		33684			04	
NA	98	04/26/1992	04/24/1992	04/24/1992	400.00		400.00		33693	04/24/1992		04	
XA		05/17/1992	05/15/1992	05/15/1992	171.03-		175.03-		33714			04	
NA	98	05/25/1992	05/24/1992	05/24/1992	400.00		400.00		33723	05/24/1992		04	
XA		06/15/1992	06/15/1992	06/15/1992	171.03-		175.03-		33745			04	
NA	98	06/24/1992	06/24/1992	06/24/1992	400.00		400.00		33754	06/24/1992		04	
XA		07/15/1992	07/15/1992	07/15/1992	171.03-		175.03-		33775			04	
NA	98	07/26/1992	07/24/1992	07/24/1992	400.00		400.00		33784	07/24/1992		04	
XA		08/16/1992	08/15/1992	08/15/1992	171.03-		175.03-		33806			04	
NA	98	08/24/1992	08/24/1992	08/24/1992	400.00		400.00		33815	08/24/1992		04	
XA		09/15/1992	09/15/1992	09/15/1992	171.03-		175.03-		33837			04	
NA	98	09/24/1992	08/24/1992	09/24/1992	400.00		400.00		33846	09/24/1992		04	
XA		10/15/1992	10/15/1992	10/15/1992	171.03-		175.03-		33867			04	
NA	98	10/25/1992	10/24/1992	10/24/1992	400.00		400.00		33876	10/24/1992		04	
XA		11/15/1992	11/15/1992	11/15/1992	185.75-		189.75-		33898			05	

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AGLIC-BUCK-036289

NA	98	11/24/1992	11/24/1992	11/24/1992	400.00	33907	11/24/1992	05
XA		12/15/1992	12/15/1992	12/15/1992	185.75-	33928		05

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AGLIC-BUCK-036290

OLD LINE LIFE		ULA STATUS REPORT									
Q 1 / BASE NUMBER	7 POLICY NUMBER	STATUS	PLAN CODE	SHORT NAME	ACTION-INHIBIT	REQUESTOR	RUN-DATE	POL-PA			
U000000000		ACTIVE		OLLINS	(3)- DEATH	2391	01/17/2017	189	361		
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY		INT EFF DAYS	TRX DUE DATE	LOAD DUR		
NA	98	12/27/1992	12/24/1992	12/24/1992	GROSS PAYMENT	NET PAYMENT	33937	12/24/1992	05		
XA		01/18/1993	01/15/1993	01/15/1993	COI DEDUCTION	TOTAL MTHLY DED	33959		05		
NA	98	01/24/1993	01/24/1993	01/24/1993	SURR/LOAN CHK AMT	GROSS SURR/LOAN	33968	01/24/1993	05		
XA		02/15/1993	02/15/1993	02/15/1993			33990		05		
NA	98	02/24/1993	02/24/1993	02/24/1993			33999	02/24/1993	05		
XA		03/15/1993	03/15/1993	03/15/1993			34018		05		
NA	98	03/24/1993	03/24/1993	03/24/1993			34027	03/24/1993	05		
XA		04/15/1993	04/15/1993	04/15/1993			34049		05		
NA	98	04/25/1993	04/24/1993	04/24/1993			34058	04/24/1993	05		
XA		05/17/1993	05/15/1993	05/15/1993			34079		05		
NA	98	05/24/1993	05/24/1993	05/24/1993			34088	05/24/1993	05		
XA		06/15/1993	06/15/1993	06/15/1993			34110		05		
NA	98	06/24/1993	06/24/1993	06/24/1993			34119	06/24/1993	05		
XA		07/15/1993	07/15/1993	07/15/1993			34140		05		
NA	98	07/25/1993	07/24/1993	07/24/1993			34149	07/24/1993	05		
XA		08/15/1993	08/15/1993	08/15/1993			34171		05		
NA	98	08/24/1993	08/24/1993	08/24/1993			34180	08/24/1993	05		
XA		09/15/1993	09/15/1993	09/15/1993			34202		05		
NA	98	09/26/1993	09/24/1993	09/24/1993			34211	09/24/1993	05		
XA		10/17/1993	10/15/1993	10/15/1993			34232		05		
NA	98	10/24/1993	10/24/1993	10/24/1993			34241	10/24/1993	05		
XA		11/15/1993	11/15/1993	11/15/1993			34263		06		
NA	98	11/28/1993	11/24/1993	11/24/1993			34272	11/24/1993	06		

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AGLIC-BUCK-036291

XA	12/15/1993	12/15/1993	12/15/1993	202.11-	206.11-	34293	06
NA	98	12/26/1993	12/24/1993	400.00	400.00	34302	06
						12/24/1993	

CONFIDENTIAL

AGLIC-BUCK-036292

OLD LINE LIFE				ULA STATUS REPORT													
Q.1 / POLICY NUMBER				STATUS		PLAN CODE		SHORT NAME		ACTION-INHIBIT		REQUESTOR		RUN-DATE		POL-PA	
U000000000				ACTIVE				OLLINS		(3)- DEATH		2391		01/17/2017		190 362	

NA	98	12/26/1994	12/24/1994	12/24/1994	07
XA		01/16/1995	01/15/1995	01/15/1995	07

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400.00
221.36-

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AGLIC-BUCK-036294

OLD LINE LIFE				ULA STATUS REPORT				ACTION-INHIBIT				REQUESTOR		RUN-DATE		POL-PA	
Q 1 / 2456789012345678901																	

XA	98	01/15/1996	01/15/1996	01/15/1996	244.81-	248.81-	35054	08
NA		01/24/1996	01/24/1996	01/24/1996	400.00	400.00	35063	08

CONFIDENTIAL

AGLIC-BUCK-036296

OLD LINE LIFE			ULA STATUS REPORT										
0.1 / PAGE NUMBER 7 POSITION NUMBER			STATUS		PLAN CODE	SHORT NAME	ACTION-INHIBIT		REQUESTOR	RUN-DATE		POL-PA	
UL000000000			ACTIVE			OLL INS	(3) - DEATH		2391	01/17/2017		192 364	
CASH FLOW SUMMARY													
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN		INT EFF DAYS	TRX DUE DATE	LOAD DUR		
XA		02/15/1996	02/15/1996	02/15/1996	244.81-		248.81-		35085		08		
NA	98	02/25/1996	02/24/1996	02/24/1996	400.00		400.00		35094	02/24/1996	08		
XA		03/17/1996	03/15/1996	03/15/1996	244.81-		248.81-		35113		08		
NA	98	03/24/1996	03/24/1996	03/24/1996	400.00		400.00		35122	03/24/1996	08		
XA		04/15/1996	04/15/1996	04/15/1996	244.80-		248.80-		35144		08		
NA	98	04/24/1996	04/24/1996	04/24/1996	400.00		400.00		35153	04/24/1996	08		
XA		05/15/1996	05/15/1996	05/15/1996	244.80-		248.80-		35174		08		
NA	98	05/27/1996	05/24/1996	05/24/1996	400.00		400.00		35183	05/24/1996	08		
XA		06/16/1996	06/15/1996	06/15/1996	244.80-		248.80-		35205		08		
NA	98	06/24/1996	06/24/1996	06/24/1996	400.00		400.00		35214	06/24/1996	08		
XA		07/15/1996	07/15/1996	07/15/1996	244.80-		248.80-		35235		08		
NA	98	07/24/1996	07/24/1996	07/24/1996	400.00		400.00		35244	07/24/1996	08		
XA		08/15/1996	08/15/1996	08/15/1996	244.80-		248.80-		35266		08		
NA	98	08/25/1996	08/24/1996	08/24/1996	400.00		400.00		35275	08/24/1996	08		
XA		09/15/1996	09/15/1996	09/15/1996	244.80-		248.80-		35297		08		
NA	98	09/24/1996	09/24/1996	09/24/1996	400.00		400.00		35306	09/24/1996	08		
XA		10/15/1996	10/15/1996	10/15/1996	244.80-		248.80-		35327		08		
NA	98	10/24/1996	10/24/1996	10/24/1996	400.00		400.00		35336	10/24/1996	08		
XA		11/17/1996	11/15/1996	11/15/1996	273.63-		277.63-		35358		09		
NA	98	11/24/1996	11/24/1996	11/24/1996	400.00		400.00		35367	11/24/1996	09		
XA		12/15/1996	12/15/1996	12/15/1996	273.63-		277.63-		35388		09		
NA	98	12/25/1996	12/24/1996	12/24/1996	400.00		400.00		35397	12/24/1996	09		
XA		01/15/1997	01/15/1997	01/15/1997	273.63-		277.63-		35419		09		

CONFIDENTIAL

AGLIC-BUCK-036297

NA	98	01/26/1997	01/24/1997	01/24/1997	400.00	35428	01/24/1997	09
XA		02/17/1997	02/15/1997	02/15/1997	277.63-	35450		09

CONFIDENTIAL

AGLIC-BUCK-036298

OLD LINE LIFE				ULA STATUS REPORT				POL-PA			
Q.1 / CASE NUMBER 7 POLICY NUMBER				PLAN CODE	SHORT NAME	ACTION-INHIBIT	REQUESTOR	RUN-DATE	POL-PA		
U000000000						(3)- DEATH	2391	01/17/2017	193	365	
				STATUS							
				ACTIVE							
CASH FLOW SUMMARY											
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR		
NA	98	02/24/1997	02/24/1997	02/24/1997	400.00	400.00	35459	02/24/1997	09		
XA		03/16/1997	03/15/1997	03/15/1997	273.63-	277.63-	35478		09		
NA	98	03/24/1997	03/24/1997	03/24/1997	400.00	400.00	35487	03/24/1997	09		
XA		04/15/1997	04/15/1997	04/15/1997	273.63-	277.63-	35509		09		
NA	98	04/24/1997	04/24/1997	04/24/1997	400.00	400.00	35518	04/24/1997	09		
XA		05/15/1997	05/15/1997	05/15/1997	273.63-	277.63-	35539		09		
NA	98	05/26/1997	05/24/1997	05/24/1997	400.00	400.00	35548	05/24/1997	09		
XA		06/15/1997	06/15/1997	06/15/1997	273.63-	277.63-	35570		09		
NA	98	06/24/1997	06/24/1997	06/24/1997	400.00	400.00	35579	06/24/1997	09		
XA		07/15/1997	07/15/1997	07/15/1997	273.62-	277.62-	35600		09		
NA	98	07/24/1997	07/24/1997	07/24/1997	400.00	400.00	35609	07/24/1997	09		
XA		08/17/1997	08/15/1997	08/15/1997	273.62-	277.62-	35631		09		
NA	98	08/24/1997	08/24/1997	08/24/1997	400.00	400.00	35640	08/24/1997	09		
XA		09/15/1997	09/15/1997	09/15/1997	273.62-	277.62-	35662		09		
NA	98	09/24/1997	09/24/1997	09/24/1997	400.00	400.00	35671	09/24/1997	09		
XA		10/15/1997	10/15/1997	10/15/1997	273.62-	277.62-	35692		09		
NA	98	10/26/1997	10/24/1997	10/24/1997	400.00	400.00	35701	10/24/1997	09		
XA		11/16/1997	11/15/1997	11/15/1997	308.23-	312.23-	35723		10		
NA	98	11/24/1997	11/24/1997	11/24/1997	400.00	400.00	35732	11/24/1997	10		
XA		12/15/1997	12/15/1997	12/15/1997	308.23-	312.23-	35753		10		
NA	98	12/28/1997	12/24/1997	12/24/1997	400.00	400.00	35762	12/24/1997	10		
XA		01/15/1998	01/15/1998	01/15/1998	308.23-	312.23-	35784		10		
NA	98	01/25/1998	01/24/1998	01/24/1998	400.00	400.00	35793	01/24/1998	10		

CONFIDENTIAL

AGLIC-BUCK-036299

XA	02/15/1998	02/15/1998	02/15/1998	308.23-	312.23-	35815	10
NA	98	02/24/1998	02/24/1998	400.00	400.00	35824	10

CONFIDENTIAL

AGLIC-BUCK-036300

OLD LINE LIFE			ULA STATUS REPORT			POL-PA				
01 / 24 / 1998 7 POLICY NUMBER			STATUS	PLAN CODE	SHORT NAME	ACTION-INHIBIT	REQUESTOR	RUN-DATE	POL-PA	
UL000000000			ACTIVE		OLLINS	(3)- DEATH	2391	01/17/2017	194	366
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD OUR
XA		03/15/1998	03/15/1998	03/15/1998	GROSS PAYMENT	308.23-	312.23-	35843		10
NA	98	03/24/1998	03/24/1998	03/24/1998	COI DEDUCTION	400.00	400.00	35852	03/24/1998	10
XA		04/15/1998	04/15/1998	04/15/1998	SURR/LOAN CHK AMT	308.23-	312.23-	35874		10
NA	98	04/26/1998	04/24/1998	04/24/1998		400.00	400.00	35883	04/24/1998	10
XA		05/17/1998	05/15/1998	05/15/1998		308.22-	312.22-	35904		10
NA	98	05/24/1998	05/24/1998	05/24/1998		400.00	400.00	35913	05/24/1998	10
XA		06/15/1998	06/15/1998	06/15/1998		308.22-	312.22-	35935		10
NA	98	06/24/1998	06/24/1998	06/24/1998		400.00	400.00	35944	06/24/1998	10
XA		07/15/1998	07/15/1998	07/15/1998		308.22-	312.22-	35965		10
NA	98	07/26/1998	07/24/1998	07/24/1998		400.00	400.00	35974	07/24/1998	10
XA		08/16/1998	08/15/1998	08/15/1998		308.22-	312.22-	35996		10
NA	98	08/24/1998	08/24/1998	08/24/1998		400.00	400.00	36005	08/24/1998	10
XA		09/15/1998	09/15/1998	09/15/1998		308.22-	312.22-	36027		10
NA	98	09/24/1998	09/24/1998	09/24/1998		400.00	400.00	36036	09/24/1998	10
XA		10/15/1998	10/15/1998	10/15/1998		308.22-	312.22-	36057		10
NA	98	10/25/1998	10/24/1998	10/24/1998		400.00	400.00	36066	10/24/1998	10
XA		11/15/1998	11/15/1998	11/15/1998		348.17-	352.17-	36088		11
NA	98	11/24/1998	11/24/1998	11/24/1998		400.00	400.00	36097	11/24/1998	11
XA		12/15/1998	12/15/1998	12/15/1998		348.16-	352.16-	36118		11
NA	98	12/27/1998	12/24/1998	12/24/1998		400.00	400.00	36127	12/24/1998	11
XA		01/17/1999	01/15/1999	01/15/1999		348.16-	352.16-	36149		11
NA	98	01/24/1999	01/24/1999	01/24/1999		400.00	400.00	36158	01/24/1999	11
XA		02/15/1999	02/15/1999	02/15/1999		348.16-	352.16-	36180		11

CONFIDENTIAL

AGLIC-BUCK-036301

NA	98	02/24/1999	02/24/1999	02/24/1999	36189	02/24/1999	11
XA		03/15/1999	03/15/1999	03/15/1999	36208		11

400.00
348.16-

400.00
352.16-

CONFIDENTIAL

AGLIC-BUCK-036302

OLD LINE LIFE

01 / CASE NUMBER 7 POLICY NUMBER

U000000000

STATUS

ACTIVE

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR

OLLINS (3)- DEATH 2391

RUN-DATE

01/17/2017 195 367

POL-PA

367

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	03/24/1999	03/24/1999	03/24/1999	400.00	400.00	36217	03/24/1999	11
TC		04/04/1999	04/01/1999	04/01/1999	29,000.00-	29,000.00-	36225		00
XA		04/15/1999	04/15/1999	04/15/1999	348.16-	352.16-	36239		11
NA	98	04/25/1999	04/24/1999	04/24/1999	400.00	400.00	36248	04/24/1999	11
XA		05/16/1999	05/15/1999	05/15/1999	348.16-	352.16-	36269		11
NA	98	05/24/1999	05/24/1999	05/24/1999	400.00	400.00	36278	05/24/1999	11
XA		06/15/1999	06/15/1999	06/15/1999	348.16-	352.16-	36300		11
NA	98	06/24/1999	06/24/1999	06/24/1999	400.00	400.00	36309	06/24/1999	11
XA		07/15/1999	07/15/1999	07/15/1999	348.16-	352.16-	36330		11
NA	98	07/25/1999	07/24/1999	07/24/1999	400.00	400.00	36339	07/24/1999	11
XA		08/15/1999	08/15/1999	08/15/1999	348.15-	352.15-	36361		11
NA	98	08/24/1999	08/24/1999	08/24/1999	400.00	400.00	36370	08/24/1999	11
XA		09/15/1999	09/15/1999	09/15/1999	348.15-	352.15-	36392		11
NA	98	09/26/1999	09/24/1999	09/24/1999	400.00	400.00	36401	09/24/1999	11
XA		10/17/1999	10/15/1999	10/15/1999	348.15-	352.15-	36422		11
NA	98	10/24/1999	10/24/1999	10/24/1999	400.00	400.00	36431	10/24/1999	11
XA		11/16/1999	11/15/1999	11/15/1999	392.82-	396.82-	36453		12
NA	98	11/28/1999	11/24/1999	11/24/1999	400.00	400.00	36462	11/24/1999	12
XA		12/15/1999	12/15/1999	12/15/1999	392.81-	396.81-	36483		12
NA	98	12/26/1999	12/24/1999	12/24/1999	400.00	400.00	36492	12/24/1999	12
XA		01/16/2000	01/15/2000	01/15/2000	392.81-	396.81-	36514		12
NA	98	01/24/2000	01/24/2000	01/24/2000	400.00	400.00	36523	01/24/2000	12
XA		02/15/2000	02/15/2000	02/15/2000	392.81-	396.81-	36545		12

CONFIDENTIAL

AGLIC-BUCK-036303

NA	98	03/24/2000	02/24/2000	02/24/2000	400.00	36554	02/24/2000	12
XA		03/15/2000	03/15/2000	03/15/2000	396.81-	36573		12

CONFIDENTIAL

AGLIC-BUCK-036304

OLD LINE LIFE

01 / POLICY NUMBER 7

UL000000000

ULA STATUS REPORT

STATUS

ACTIVE

PLAN CODE [REDACTED]

OLLINS

(3)- DEATH

RUN-DATE

01/17/2017

POL-PA

368

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	03/26/2000	03/24/2000	03/24/2000	400.00	400.00	36582	03/24/2000	12
XA		04/16/2000	04/15/2000	04/15/2000	392.81-	396.81-	36604		12
NA	98	04/24/2000	04/24/2000	04/24/2000	400.00	400.00	36613	04/24/2000	12
XA		05/15/2000	05/15/2000	05/15/2000	392.81-	396.81-	36634		12
NA	98	05/24/2000	05/24/2000	05/24/2000	400.00	400.00	36643	05/24/2000	12
XA		06/15/2000	06/15/2000	06/15/2000	392.81-	396.81-	36665		12
NA	98	06/25/2000	06/24/2000	06/24/2000	400.00	400.00	36674	06/24/2000	12
XA		07/16/2000	07/15/2000	07/15/2000	392.81-	396.81-	36695		12
NA	98	07/24/2000	07/24/2000	07/24/2000	400.00	400.00	36704	07/24/2000	12
XA		08/15/2000	08/15/2000	08/15/2000	392.80-	396.80-	36726		12
NA	98	08/24/2000	08/24/2000	08/24/2000	400.00	400.00	36735	08/24/2000	12
XA		09/17/2000	09/15/2000	09/15/2000	392.80-	396.80-	36757		12
NA	98	09/24/2000	09/24/2000	09/24/2000	400.00	400.00	36766	09/24/2000	12
XA		10/15/2000	10/15/2000	10/15/2000	392.80-	396.80-	36787		12
NA	98	10/24/2000	10/24/2000	10/24/2000	400.00	400.00	36796	10/24/2000	12
NE		11/14/2000	11/14/2000	11/14/2000	2,320.00	2,320.00	36817		00
TD		11/15/2000	11/15/2000	11/15/2000	2,325.85-	2,325.85-	36818		00
XA		11/15/2000	11/15/2000	11/15/2000	444.81-	448.81-	36818		13
NA	98	11/26/2000	11/24/2000	11/24/2000	400.00	400.00	36827	11/24/2000	13
XA		12/17/2000	12/15/2000	12/15/2000	444.81-	448.81-	36848		13
NA	98	12/25/2000	12/24/2000	12/24/2000	400.00	400.00	36857	12/24/2000	13
XA		01/15/2001	01/15/2001	01/15/2001	444.81-	448.81-	36879		13
NA	98	01/24/2001	01/24/2001	01/24/2001	400.00	400.00	36888	01/24/2001	13

CONFIDENTIAL

AGLIC-BUCK-036305

XA	98	02/15/2001	02/15/2001	02/15/2001	444.81-	448.81-	36910	13
NA		02/25/2001	02/24/2001	02/24/2001	400.00	400.00	36919	13

CONFIDENTIAL

AGLIC-BUCK-036306

OLD LINE LIFE			ULA STATUS REPORT											
Q. 1 / BASE NUMBER 7 POLICY NUMBER			PLAN CODE		SHORT NAME		ACTION-INHIBIT		REQUESTOR		RUN-DATE		POL-PA	
U0000000000			ACTIVE		OLLINS		(3)- DEATH		2391		01/17/2017		197 369	
			CASH FLOW SUMMARY											
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR					
XA		03/15/2001	03/15/2001	03/15/2001	444.81-	448.81-	36938		13					
NA	98	03/25/2001	03/24/2001	03/24/2001	400.00	400.00	36947	03/24/2001	13					
XA		04/15/2001	04/15/2001	04/15/2001	444.81-	448.81-	36969		13					
NA	98	04/24/2001	04/24/2001	04/24/2001	400.00	400.00	36878	04/24/2001	13					
XA		05/15/2001	05/15/2001	05/15/2001	444.81-	448.81-	36999		13					
NA	98	05/24/2001	05/24/2001	05/24/2001	400.00	400.00	37008	05/24/2001	13					
XA		06/17/2001	06/15/2001	06/15/2001	444.81-	448.81-	37030		13					
NA	98	06/24/2001	06/24/2001	06/24/2001	400.00	400.00	37039	06/24/2001	13					
XA		07/15/2001	07/15/2001	07/15/2001	444.80-	448.80-	37060		13					
NA	98	07/24/2001	07/24/2001	07/24/2001	400.00	400.00	37069	07/24/2001	13					
XA		08/15/2001	08/15/2001	08/15/2001	444.80-	448.80-	37091		13					
NA	98	08/26/2001	08/24/2001	08/24/2001	400.00	400.00	37100	08/24/2001	13					
XA		09/16/2001	09/15/2001	09/15/2001	444.80-	448.80-	37122		13					
NA	98	09/24/2001	09/24/2001	09/24/2001	400.00	400.00	37131	09/24/2001	13					
XA		10/15/2001	10/15/2001	10/15/2001	444.80-	448.80-	37152		13					
NA	98	10/24/2001	10/24/2001	10/24/2001	400.00	400.00	37161	10/24/2001	13					
XA		11/19/2001	11/15/2001	11/15/2001	501.27-	505.27-	37183		14					
NA	98	11/25/2001	11/24/2001	11/24/2001	400.00	400.00	37192	11/24/2001	14					
XA		12/16/2001	12/15/2001	12/15/2001	501.27-	505.27-	37213		14					
NA	98	12/25/2001	12/24/2001	12/24/2001	400.00	400.00	37222	12/24/2001	14					
XA		01/15/2002	01/15/2002	01/15/2002	501.27-	505.27-	37244		14					
NA	98	01/24/2002	01/24/2002	01/24/2002	400.00	400.00	37253	01/24/2002	14					
XA		02/18/2002	02/15/2002	02/15/2002	501.27-	505.27-	37275		14					

CONFIDENTIAL

AGLIC-BUCK-036307

NA	98	02/24/2002	02/24/2002	02/24/2002	400.00	37284	02/24/2002	14
XA		03/17/2002	03/15/2002	03/15/2002	505.27-	37303		14

OLD LINE LIFE

Q.1 / CASE NUMBER 7 POLICY NUMBER

UL000000000

STATUS

ACTIVE

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR

OLLINS (3)- DEATH 2391

RUN-DATE

01/17/2017 198

POL-PA

370

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	03/24/2002	03/24/2002	03/24/2002	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	400.00	400.00	37312	03/24/2002	14
XA		04/15/2002	04/15/2002	04/15/2002		501.27-	505.27-	37334		14
NA	98	04/24/2002	04/24/2002	04/24/2002		400.00	400.00	37343	04/24/2002	14
XA		05/15/2002	05/15/2002	05/15/2002		501.27-	505.27-	37364		14
NA	98	05/27/2002	05/24/2002	05/24/2002		400.00	400.00	37373	05/24/2002	14
XA		06/16/2002	06/15/2002	06/15/2002		501.27-	505.27-	37395		14
NA	98	06/24/2002	06/24/2002	06/24/2002		400.00	400.00	37404	06/24/2002	14
XA		07/15/2002	07/15/2002	07/15/2002		501.26-	505.26-	37425		14
NA	98	07/24/2002	07/24/2002	07/24/2002		400.00	400.00	37434	07/24/2002	14
XA		08/15/2002	08/15/2002	08/15/2002		501.26-	505.26-	37456		14
NA	98	08/25/2002	08/24/2002	08/24/2002		400.00	400.00	37465	08/24/2002	14
XA		09/15/2002	09/15/2002	09/15/2002		501.26-	505.26-	37487		14
NA	98	09/24/2002	09/24/2002	09/24/2002		400.00	400.00	37496	09/24/2002	14
XA		10/15/2002	10/15/2002	10/15/2002		501.26-	505.26-	37517		14
NA	98	10/24/2002	10/24/2002	10/24/2002		400.00	400.00	37526	10/24/2002	14
XA		11/18/2002	11/15/2002	11/15/2002		563.15-	567.15-	37548		15
NA	98	11/24/2002	11/24/2002	11/24/2002		400.00	400.00	37557	11/24/2002	15
XA		12/15/2002	12/15/2002	12/15/2002		563.15-	567.15-	37578		15
NA	98	12/25/2002	12/24/2002	12/24/2002		400.00	400.00	37587	12/24/2002	15
XA		01/15/2003	01/15/2003	01/15/2003		563.15-	567.15-	37609		15
NA	98	01/26/2003	01/24/2003	01/24/2003		400.00	400.00	37618	01/24/2003	15
XA		02/17/2003	02/15/2003	02/15/2003		563.15-	567.15-	37640		15
NA	98	02/24/2003	02/24/2003	02/24/2003		400.00	400.00	37649	02/24/2003	15

CONFIDENTIAL

AGLIC-BUCK-036309

XA	98	03/16/2003	03/15/2003	03/15/2003	563.15-	567.15-	37668	15
NA		03/24/2003	03/24/2003	03/24/2003	400.00	400.00	37677	15

CONFIDENTIAL

AGLIC-BUCK-036310

OLD LINE LIFE

01 / POLICY NUMBER 7

UL000000000

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR

OLLINS (3)- DEATH 2391

STATUS

ACTIVE

RUN-DATE

01/17/2017 198 371

POL-PA

371

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		04/15/2003	04/15/2003	04/15/2003	563.15-	567.15-	37699		15
NA	98	04/24/2003	04/24/2003	04/24/2003	400.00	400.00	37708	04/24/2003	15
XA		05/15/2003	05/15/2003	05/15/2003	563.15-	567.15-	37729		15
NA	98	05/26/2003	05/24/2003	05/24/2003	400.00	400.00	37738	05/24/2003	15
XA		06/15/2003	06/15/2003	06/15/2003	563.15-	567.15-	37760		15
NA	98	06/24/2003	06/24/2003	06/24/2003	400.00	400.00	37769	06/24/2003	15
XA		07/15/2003	07/15/2003	07/15/2003	563.15-	567.15-	37790		15
NA	98	07/24/2003	07/24/2003	07/24/2003	400.00	400.00	37799	07/24/2003	15
XA		08/17/2003	08/15/2003	08/15/2003	563.15-	567.15-	37821		15
NA	98	08/24/2003	08/24/2003	08/24/2003	400.00	400.00	37830	08/24/2003	15
XA		09/15/2003	09/15/2003	09/15/2003	563.15-	567.15-	37852		15
NA	98	09/24/2003	09/24/2003	09/24/2003	400.00	400.00	37861	09/24/2003	15
XA		10/15/2003	10/15/2003	10/15/2003	563.15-	567.15-	37882		15
NA	98	10/26/2003	10/24/2003	10/24/2003	400.00	400.00	37891	10/24/2003	15
XA		11/16/2003	11/15/2003	11/15/2003	632.52-	636.52-	37913		16
NA	98	11/24/2003	11/24/2003	11/24/2003	400.00	400.00	37922	11/24/2003	16
XA		12/15/2003	12/15/2003	12/15/2003	632.52-	636.52-	37943		16
NA	98	12/25/2003	12/24/2003	12/24/2003	650.00	650.00	37952	12/24/2003	16
XA		01/15/2004	01/15/2004	01/15/2004	632.52-	636.52-	37974		16
NA	98	01/25/2004	01/24/2004	01/24/2004	650.00	650.00	37983	01/24/2004	16
XA		02/16/2004	02/15/2004	02/15/2004	632.51-	636.51-	38005		16
NA	98	02/24/2004	02/24/2004	02/24/2004	650.00	650.00	38014	02/24/2004	16
XA		03/15/2004	03/15/2004	03/15/2004	632.51-	636.51-	38033		16

CONFIDENTIAL

AGLIC-BUCK-036311

NA	98	03/24/2004	03/24/2004	03/24/2004	650.00	38042	03/24/2004	16
XA		04/15/2004	04/15/2004	04/15/2004	636.51-	38064		16

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AGLIC-BUCK-036312

OLD LINE LIFE

0.1 / POLICY NUMBER 7

U000000000

ULA STATUS REPORT

PLAN CODE [REDACTED] SHORT NAME [REDACTED] ACTION-INHIBIT (3)- DEATH REQUESTOR 2391

STATUS ACTIVE

RUN-DATE 01/17/2017 200 372

POL-PA 372

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	04/25/2004	04/24/2004	04/24/2004	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	650.00	38073	04/24/2004	16
XA		05/16/2004	05/15/2004	05/15/2004	632.51-	636.51-	38094		16
NA	98	05/24/2004	05/24/2004	05/24/2004	650.00	650.00	38103	05/24/2004	16
XA		05/15/2004	06/15/2004	06/15/2004	632.51-	636.51-	38125		16
NA	98	06/24/2004	06/24/2004	06/24/2004	650.00	650.00	38134	06/24/2004	16
XA		07/15/2004	07/15/2004	07/15/2004	632.50-	636.50-	38155		16
NA	98	07/25/2004	07/24/2004	07/24/2004	650.00	650.00	38164	07/24/2004	16
XA		08/15/2004	08/15/2004	08/15/2004	632.50-	636.50-	38186		16
NA	98	08/24/2004	08/24/2004	08/24/2004	650.00	650.00	38195	08/24/2004	16
XA		09/15/2004	09/15/2004	09/15/2004	632.50-	636.50-	38217		16
NA	98	09/26/2004	09/24/2004	09/24/2004	650.00	650.00	38226	09/24/2004	16
XA		10/17/2004	10/15/2004	10/15/2004	632.50-	636.50-	38247		16
NA	98	10/24/2004	10/24/2004	10/24/2004	650.00	650.00	38256	10/24/2004	16
TD		11/15/2004	11/15/2004	11/15/2004	6.36-	6.36-	38278		00
XA		11/15/2004	11/15/2004	11/15/2004	712.34-	716.34-	38278		17
NA	98	11/25/2004	11/24/2004	11/24/2004	650.00	650.00	38287	11/24/2004	17
XA		12/15/2004	12/15/2004	12/15/2004	712.33-	716.33-	38308		17
NA	98	12/26/2004	12/24/2004	12/24/2004	650.00	650.00	38317	12/24/2004	17
XA		01/17/2005	01/15/2005	01/15/2005	712.33-	716.33-	38339		17
NA	98	01/24/2005	01/24/2005	01/24/2005	650.00	650.00	38348	01/24/2005	17
XA		02/15/2005	02/15/2005	02/15/2005	712.33-	716.33-	38370		17
NA	98	02/24/2005	02/24/2005	02/24/2005	650.00	650.00	38379	02/24/2005	17
XA		03/15/2005	03/15/2005	03/15/2005	712.33-	716.33-	38398		17

CONFIDENTIAL

AGLIC-BUCK-036313

NA	98	03/24/2005	03/24/2005	03/24/2005	650.00	38407	03/24/2005	17
XA		04/17/2005	04/15/2005	04/15/2005	716.33-	38429		17

CONFIDENTIAL

AGLIC-BUCK-036314

OLD LINE LIFE				ULA STATUS REPORT				ACTION-INHIBIT				REQUESTOR				POL-PA							
01 / 2005 NUMBER 7 POLICY NUMBER				STATUS				PLAN CODE				SHORT NAME				RUN-DATE				POL-PA			
U0000000000				ACTIVE				OLLINS				(3)- DEATH				2391				01/17/2017 201 373			

XA	98	04/16/2006	04/15/2006	04/15/2006	791.34-	795.34-	38794	18
NA		04/24/2006	04/24/2006	04/24/2006	650.00	650.00	38803	18

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AGLIC-BUCK-036316

OLD LINE LIFE

Q 1 / PAGE NUMBER 7 POLICY NUMBER

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ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR RUN-DATE POL-PA
 [REDACTED] OLLINS (3)- DEATH 2391 01/17/2017 202 374

STATUS
 ACTIVE

CASH FLOW SUMMARY

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		05/15/2006	05/15/2006	05/15/2006	791.34-	795.34-	38824		18
NA	98	05/24/2006	05/24/2006	05/24/2006	650.00	650.00	38833	05/24/2006	18
XA		06/15/2006	06/15/2006	06/15/2006	791.34-	795.34-	38855		18
NA	98	06/25/2006	06/24/2006	06/24/2006	650.00	650.00	38864	06/24/2006	18
XA		07/16/2006	07/15/2006	07/15/2006	791.33-	795.33-	38885		18
NA	98	07/24/2006	07/24/2006	07/24/2006	650.00	650.00	38894	07/24/2006	18
XA		08/15/2006	08/15/2006	08/15/2006	791.33-	795.33-	38916		18
NA	98	08/24/2006	08/24/2006	08/24/2006	650.00	650.00	38925	08/24/2006	18
NE 1A		08/27/2006	08/25/2006	08/25/2006	19.46	19.46	38926		00
XA		09/17/2006	09/15/2006	09/15/2006	791.33-	795.33-	38947		18
NA	98	09/24/2006	09/24/2006	09/24/2006	650.00	650.00	38956	09/24/2006	18
XA		10/15/2006	10/15/2006	10/15/2006	791.33-	795.33-	38977		18
NA	98	10/24/2006	10/24/2006	10/24/2006	650.00	650.00	38986	10/24/2006	18
XA		11/16/2006	11/15/2006	11/15/2006	882.48-	886.48-	39008		19
NA	98	11/26/2006	11/24/2006	11/24/2006	650.00	650.00	39017	11/24/2006	19
XA		12/17/2006	12/15/2006	12/15/2006	882.48-	886.48-	39038		19
NA	98	12/25/2006	12/24/2006	12/24/2006	650.00	650.00	39047	12/24/2006	19
XA		01/15/2007	01/15/2007	01/15/2007	882.48-	886.48-	39069		19
NA	98	01/24/2007	01/24/2007	01/24/2007	650.00	650.00	39078	01/24/2007	19
XA		02/15/2007	02/15/2007	02/15/2007	882.48-	886.48-	39100		19
NA	98	02/25/2007	02/24/2007	02/24/2007	650.00	650.00	39109	02/24/2007	19
XA		03/15/2007	03/15/2007	03/15/2007	882.48-	886.48-	39128		19
NA	98	03/25/2007	03/24/2007	03/24/2007	650.00	650.00	39137	03/24/2007	19

CONFIDENTIAL

AGLIC-BUCK-036317

XA	98	04/15/2007	04/15/2007	04/15/2007	04/15/2007	882.48-	886.48-	39159	19
NA		04/24/2007	04/24/2007	04/24/2007	04/24/2007	650.00	650.00	39168	19

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AGLIC-BUCK-036318

OLD LINE LIFE

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STATUS
ACTIVE

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR
OLL INS (3) - DEATH 2391RUN-DATE POL-PA
01/17/2017 203 375

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		05/15/2007	05/15/2007	05/15/2007	882.48-	886.48-	39189		19
NA	98	05/24/2007	05/24/2007	05/24/2007	650.00	650.00	39198	05/24/2007	19
XA		05/17/2007	06/15/2007	06/15/2007	882.49-	886.49-	39220		19
NA	98	06/24/2007	06/24/2007	06/24/2007	650.00	650.00	39229	06/24/2007	19
XA		07/15/2007	07/15/2007	07/15/2007	882.49-	886.49-	39250		19
NA	98	07/24/2007	07/24/2007	07/24/2007	650.00	650.00	39259	07/24/2007	19
XA		08/15/2007	08/15/2007	08/15/2007	882.49-	886.49-	39281		19
NA	98	08/26/2007	08/24/2007	08/24/2007	650.00	650.00	39290	08/24/2007	19
XA		09/16/2007	09/15/2007	09/15/2007	882.49-	886.49-	39312		19
NA	98	09/24/2007	09/24/2007	09/24/2007	650.00	650.00	39321	09/24/2007	19
XA		10/15/2007	10/15/2007	10/15/2007	882.49-	886.49-	39342		19
NA	98	10/24/2007	10/24/2007	10/24/2007	650.00	650.00	39351	10/24/2007	19
XA		11/18/2007	11/15/2007	11/15/2007	985.23-	989.23-	39373		20
NA	98	11/25/2007	11/24/2007	11/24/2007	650.00	650.00	39382	11/24/2007	20
XA		12/16/2007	12/15/2007	12/15/2007	985.23-	989.23-	39403		20
NA	98	12/25/2007	12/24/2007	12/24/2007	650.00	650.00	39412	12/24/2007	20
XA		01/15/2008	01/15/2008	01/15/2008	985.23-	989.23-	39434		20
NA	98	01/24/2008	01/24/2008	01/24/2008	650.00	650.00	39443	01/24/2008	20
XA		02/18/2008	02/15/2008	02/15/2008	985.23-	989.23-	39465		20
NA	98	02/24/2008	02/24/2008	02/24/2008	650.00	650.00	39474	02/24/2008	20
XA		03/16/2008	03/15/2008	03/15/2008	985.24-	989.24-	39493		20
NA	98	03/24/2008	03/24/2008	03/24/2008	650.00	650.00	39502	03/24/2008	20
XA		04/15/2008	04/15/2008	04/15/2008	985.24-	989.24-	39524		20

CONFIDENTIAL

AGLIC-BUCK-036319

NA	98	04/24/2008	04/24/2008	04/24/2008	39533	04/24/2008	20
XA		05/15/2008	05/15/2008	05/15/2008	39554		20
					650.00		
					989.24 -		
					650.00		
					985.24 -		

OLD LINE LIFE

Q.1 / CASE NUMBER 7 POLICY NUMBER

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ULA STATUS REPORT

PLAN CODE	SHORT NAME	ACTION-INHIBIT	REQUESTOR	RUN-DATE	POL-PA
██████████	OLLINS	(3)- DEATH	2391	01/17/2017	204 376

STATUS	ACTIVE
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CASH FLOW SUMMARY										
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR	
NA	98	05/26/2008	05/24/2008	05/24/2008	650.00	650.00	39563	05/24/2008	20	
XA		06/15/2008	06/15/2008	06/15/2008	989.24-	989.24-	39585		20	
NA	98	06/24/2008	06/24/2008	06/24/2008	650.00	650.00	39594	06/24/2008	20	
XA		07/15/2008	07/15/2008	07/15/2008	989.25-	989.25-	39615		20	
NA	98	07/24/2008	07/24/2008	07/24/2008	650.00	650.00	39624	07/24/2008	20	
XA		08/17/2008	08/15/2008	08/15/2008	989.25-	989.25-	39646		20	
NA	98	08/24/2008	08/24/2008	08/24/2008	650.00	650.00	39655	08/24/2008	20	
XA		09/15/2008	09/15/2008	09/15/2008	989.25-	989.25-	39677		20	
NA	98	09/24/2008	09/24/2008	09/24/2008	650.00	650.00	39686	09/24/2008	20	
XA		10/15/2008	10/15/2008	10/15/2008	989.25-	989.25-	39707		20	
NA	98	10/26/2008	10/24/2008	10/24/2008	750.00	750.00	39716	10/15/2008	20	
NE		11/11/2008	11/11/2008	11/11/2008	2,319.42	2,319.42	39734		00	
TD		11/16/2008	11/15/2008	11/15/2008	2,323.74-	2,323.74-	39738		00	
XA		11/16/2008	11/15/2008	11/15/2008	1,098.31-	1,102.31-	39738		21	
NA	98	11/24/2008	11/24/2008	11/24/2008	750.00	750.00	39747	11/15/2008	21	
XA		12/15/2008	12/15/2008	12/15/2008	1,098.31-	1,102.31-	39768		21	
NA	98	12/25/2008	12/24/2008	12/24/2008	750.00	750.00	39777	12/15/2008	21	
XA		01/15/2009	01/15/2009	01/15/2009	1,098.32-	1,102.32-	39799		21	
NA	98	01/25/2009	01/24/2009	01/24/2009	750.00	750.00	39808	01/15/2009	21	
XA		02/16/2009	02/15/2009	02/15/2009	1,098.32-	1,102.32-	39830		21	
NA	98	02/24/2009	02/24/2009	02/24/2009	750.00	750.00	39839	02/15/2009	21	
XA		03/15/2009	03/15/2009	03/15/2009	1,098.32-	1,102.32-	39858		21	
NA	98	03/24/2009	03/24/2009	03/24/2009	750.00	750.00	39867	03/15/2009	21	

CONFIDENTIAL

AGLIC-BUCK-036321

XA	98	04/15/2009	04/15/2009	04/15/2009	1,098.33-	1,102.33-	39889	21
NA	98	04/26/2009	04/24/2009	04/24/2009	750.00	750.00	39898	21

OLD LINE LIFE

01 / POLICY NUMBER 7

UL000000000

ULA STATUS REPORT

STATUS

ACTIVE

PLAN CODE

[REDACTED]

SHORT NAME

OLLINS

ACTION-INHIBIT

(3)-DEATH

REQUESTOR

2391

RUN-DATE

01/17/2017

POL-PA

377

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY		NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		05/17/2009	05/15/2009	05/15/2009	1,098.33-		1,102.33-	39919		21
NA	98	05/25/2009	05/24/2009	05/24/2009	750.00		750.00	39928	05/15/2009	21
XA		06/15/2009	06/15/2009	06/15/2009	1,098.33-		1,102.33-	39950		21
NA	98	06/24/2009	06/24/2009	06/24/2009	750.00		750.00	39959	06/15/2009	21
XA		07/15/2009	07/15/2009	07/15/2009	1,098.34-		1,102.34-	39980		21
NA	98	07/26/2009	07/24/2009	07/24/2009	750.00		750.00	39989	07/15/2009	21
XA		08/16/2009	08/15/2009	08/15/2009	1,098.34-		1,102.34-	40011		21
NA	98	08/24/2009	08/24/2009	08/24/2009	750.00		750.00	40020	08/15/2009	21
XA		09/15/2009	09/15/2009	09/15/2009	1,098.34-		1,102.34-	40042		21
NA	98	09/24/2009	09/24/2009	09/24/2009	750.00		750.00	40051	09/15/2009	21
XA		10/15/2009	10/15/2009	10/15/2009	1,098.35-		1,102.35-	40072		21
NA	98	10/25/2009	10/24/2009	10/24/2009	750.00		750.00	40081	10/15/2009	21
NE		11/09/2009	11/09/2009	11/09/2009	2,319.77		2,319.77	40097		00
TD		11/15/2009	11/15/2009	11/15/2009	2,316.72-		2,316.72-	40103		00
XA		11/15/2009	11/15/2009	11/15/2009	1,220.37-		1,224.37-	40103		22
NA	98	11/24/2009	11/24/2009	11/24/2009	750.00		750.00	40112	11/15/2009	22
XA		12/15/2009	12/15/2009	12/15/2009	1,220.38-		1,224.38-	40133		22
NA	98	12/27/2009	12/24/2009	12/24/2009	750.00		750.00	40142	12/15/2009	22
XA		01/18/2010	01/15/2010	01/15/2010	1,220.38-		1,224.38-	40164		22
NA	98	01/24/2010	01/24/2010	01/24/2010	750.00		750.00	40173	01/15/2010	22
XA		02/15/2010	02/15/2010	02/15/2010	1,220.39-		1,224.39-	40195		22
NA	98	02/24/2010	02/24/2010	02/24/2010	750.00		750.00	40204	02/15/2010	22
XA		03/15/2010	03/15/2010	03/15/2010	1,220.40-		1,224.40-	40223		22

CONFIDENTIAL

AGLIC-BUCK-036323

NA	98	03/24/2010	03/24/2010	03/24/2010	750.00	40232	03/15/2010	22
XA		04/15/2010	04/15/2010	04/15/2010	1,220.40-	40254		22

OLD LINE LIFE

0.1 / PAGE NUMBER 7 POLICY NUMBER

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STATUS

ACTIVE

ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR

OLLINS (3)- DEATH 2391

RUN-DATE

01/17/2017

POL-PA

378

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	04/25/2010	04/24/2010	04/24/2010	850.00	850.00	40263	04/15/2010	22
XA		05/16/2010	05/15/2010	05/15/2010	1,220.41-	1,224.41-	40284		22
NA	98	05/24/2010	05/24/2010	05/24/2010	850.00	850.00	40293	05/15/2010	22
XA		06/15/2010	06/15/2010	06/15/2010	1,220.41-	1,224.41-	40315		22
NA	98	06/24/2010	06/24/2010	06/24/2010	850.00	850.00	40324	06/15/2010	22
XA		07/15/2010	07/15/2010	07/15/2010	1,220.42-	1,224.42-	40345		22
NA	98	07/25/2010	07/24/2010	07/24/2010	850.00	850.00	40354	07/15/2010	22
XA		08/15/2010	08/15/2010	08/15/2010	1,220.42-	1,224.42-	40376		22
NA	98	08/24/2010	08/24/2010	08/24/2010	850.00	850.00	40385	08/15/2010	22
XA		09/15/2010	09/15/2010	09/15/2010	1,220.42-	1,224.42-	40407		22
NA	98	09/26/2010	09/24/2010	09/24/2010	850.00	850.00	40416	09/15/2010	22
XA		10/17/2010	10/15/2010	10/15/2010	1,220.43-	1,224.43-	40437		22
NA	98	10/24/2010	10/24/2010	10/24/2010	850.00	850.00	40446	10/15/2010	22
NE		11/09/2010	11/09/2010	11/09/2010	2,319.53	2,319.53	40462		00
TD		11/15/2010	11/15/2010	11/15/2010	2,316.47-	2,316.47-	40468		00
XA		11/15/2010	11/15/2010	11/15/2010	1,356.95-	1,360.95-	40468		23
NA	98	11/25/2010	11/24/2010	11/24/2010	850.00	850.00	40477	11/15/2010	23
XA		12/15/2010	12/15/2010	12/15/2010	1,356.96-	1,360.96-	40498		23
NA	98	12/26/2010	12/24/2010	12/24/2010	850.00	850.00	40507	12/15/2010	23
XA		01/17/2011	01/15/2011	01/15/2011	1,356.97-	1,360.97-	40529		23
NA	98	01/24/2011	01/24/2011	01/24/2011	850.00	850.00	40538	01/15/2011	23
XA		02/15/2011	02/15/2011	02/15/2011	1,356.98-	1,360.98-	40560		23
NA	98	02/24/2011	02/24/2011	02/24/2011	850.00	850.00	40569	02/15/2011	23

CONFIDENTIAL

AGLIC-BUCK-036325

XA	98	03/15/2011	03/15/2011	03/15/2011	1,356.99-	1,360.99-	40588	23
NA		03/24/2011	03/24/2011	03/24/2011	850.00	850.00	40597	23

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01 / POLICY NUMBER 7
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ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR RUN-DATE POL-PA
[REDACTED] OLLINS (3)- DEATH 2391 01/17/2017 207 379

STATUS
ACTIVE

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DEO GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD OUR
XA		04/17/2011	04/15/2011	04/15/2011	1,357.00-	1,361.00-	40619		23
NA	98	04/24/2011	04/24/2011	04/24/2011	850.00	850.00	40628	04/15/2011	23
XA		05/15/2011	05/15/2011	05/15/2011	1,357.01-	1,361.01-	40649		23
NA	98	05/24/2011	05/24/2011	05/24/2011	850.00	850.00	40658	05/15/2011	23
XA		06/15/2011	06/15/2011	06/15/2011	1,357.01-	1,361.01-	40680		23
NA	98	06/26/2011	06/24/2011	06/24/2011	850.00	850.00	40689	06/15/2011	23
XA		07/17/2011	07/15/2011	07/15/2011	1,357.02-	1,361.02-	40710		23
NA	98	07/24/2011	07/24/2011	07/24/2011	850.00	850.00	40719	07/15/2011	23
XA		08/15/2011	08/15/2011	08/15/2011	1,357.03-	1,361.03-	40741		23
NA	98	08/24/2011	08/24/2011	08/24/2011	850.00	850.00	40750	08/15/2011	23
XA		09/15/2011	09/15/2011	09/15/2011	1,357.04-	1,361.04-	40772		23
NA	98	09/25/2011	09/24/2011	09/24/2011	850.00	850.00	40781	09/15/2011	23
XA		10/16/2011	10/15/2011	10/15/2011	1,357.05-	1,361.05-	40802		23
NA	98	10/24/2011	10/24/2011	10/24/2011	850.00	850.00	40811	10/15/2011	23
NE		11/08/2011	11/08/2011	11/08/2011	2,319.28	2,319.28	40826		00
TD		11/15/2011	11/15/2011	11/15/2011	2,315.71-	2,315.71-	40833		00
XA		11/15/2011	11/15/2011	11/15/2011	1,503.03-	1,507.03-	40833		24
NA	98	11/24/2011	11/24/2011	11/24/2011	850.00	850.00	40842	11/15/2011	24
XA		12/15/2011	12/15/2011	12/15/2011	1,503.04-	1,507.04-	40863		24
NA	98	12/26/2011	12/24/2011	12/24/2011	850.00	850.00	40872	12/15/2011	24
XA		01/16/2012	01/15/2012	01/15/2012	1,503.06-	1,507.06-	40894		24
NA	98	01/24/2012	01/24/2012	01/24/2012	850.00	850.00	40903	01/15/2012	24
XA		02/15/2012	02/15/2012	02/15/2012	1,503.07-	1,507.07-	40925		24

CONFIDENTIAL

AGLIC-BUCK-036327

NA	98	02/26/2012	02/24/2012	02/24/2012	850.00	850.00	40934	02/15/2012	24
XA		03/15/2012	03/15/2012	03/15/2012	1,503.09-	1,507.09-	40953		24

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ULA STATUS REPORT

PLAN CODE	SHORT NAME	ACTION-INHIBIT	REQUESTOR	RUN-DATE	POL-PA
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STATUS	ACTIVE
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CASH FLOW SUMMARY

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
NA	98	03/25/2012	03/24/2012	03/24/2012	850.00	850.00	40962	03/15/2012	24
XA		04/15/2012	04/15/2012	04/15/2012	1,503.10-	1,507.10-	40984		24
NA	98	04/24/2012	04/24/2012	04/24/2012	850.00	850.00	40993	04/15/2012	24
NA	98	05/24/2012	05/24/2012	05/15/2012	850.00	850.00	41023	05/15/2012	24
XA		05/24/2012	05/15/2012	05/15/2012	1,503.09-	1,507.09-	41014		24
NA	98	06/24/2012	06/24/2012	06/15/2012	850.00	850.00	41054	06/15/2012	24
NE		07/17/2012	07/17/2012	06/15/2012	3,161.41	3,161.41	41077		00
XA		07/17/2012	06/15/2012	06/15/2012	1,503.10-	1,507.10-	41045		24
XA		07/17/2012	07/15/2012	07/15/2012	1,503.14-	1,507.14-	41075		24
NA	98	07/24/2012	07/24/2012	07/24/2012	850.00	850.00	41084	07/15/2012	24
XA		08/21/2012	08/15/2012	08/15/2012	1,503.19-	1,507.19-	41106		24
NA	98	09/24/2012	09/24/2012	09/15/2012	1,300.00	1,300.00	41146	09/15/2012	24
XA		09/24/2012	09/15/2012	09/15/2012	905.33-	909.33-	41137		24
NA	98	10/24/2012	10/24/2012	10/15/2012	1,300.00	1,300.00	41176	10/15/2012	24
XA		10/24/2012	10/15/2012	10/15/2012	901.27-	905.27-	41167		24
NE		11/13/2012	11/13/2012	11/13/2012	2,241.50	2,241.50	41196		00
TD		11/15/2012	11/15/2012	11/15/2012	2,240.52-	2,240.52-	41198		00
XA		11/15/2012	11/15/2012	11/15/2012	1,000.95-	1,004.95-	41198		25
NA	98	11/25/2012	11/24/2012	11/24/2012	1,300.00	1,300.00	41207	11/15/2012	25
XA		12/16/2012	12/15/2012	12/15/2012	997.23-	1,001.23-	41228		25
NA	98	12/25/2012	12/24/2012	12/24/2012	1,300.00	1,300.00	41237	12/15/2012	25
XA		01/15/2013	01/15/2013	01/15/2013	993.42-	997.42-	41259		25
NA	98	01/24/2013	01/24/2013	01/24/2013	1,300.00	1,300.00	41268	01/15/2013	25

CONFIDENTIAL

AGLIC-BUCK-036329

XA	98	02/18/2013	02/15/2013	02/15/2013	989.57-	41290	25
NA		02/24/2013	02/24/2013	02/24/2013	1,300.00	41299	25

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ULA STATUS REPORT

PLAN CODE SHORT NAME ACTION-INHIBIT REQUESTOR RUN-DATE POL-PA
 [REDACTED] OLLINS (3)- DEATH 2391 01/17/2017 209 381

STATUS
ACTIVE

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	CASH FLOW SUMMARY GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		03/17/2013	03/15/2013	03/15/2013	985.81-	989.81-	41318		25
NA	98	03/24/2013	03/24/2013	03/24/2013	1,300.00	1,300.00	41327	03/15/2013	25
XA		04/15/2013	04/15/2013	04/15/2013	981.86-	985.86-	41349		25
NA	98	04/24/2013	04/24/2013	04/24/2013	1,300.00	1,300.00	41358	04/15/2013	25
XA		05/15/2013	05/15/2013	05/15/2013	977.91-	981.91-	41379		25
NA	98	05/27/2013	05/24/2013	05/24/2013	1,300.00	1,300.00	41388	05/15/2013	25
XA		06/16/2013	06/15/2013	06/15/2013	973.87-	977.87-	41410		25
NA	98	06/24/2013	06/24/2013	06/24/2013	1,300.00	1,300.00	41419	06/15/2013	25
XA		07/15/2013	07/15/2013	07/15/2013	969.83-	973.83-	41440		25
NA	98	07/24/2013	07/24/2013	07/24/2013	1,300.00	1,300.00	41449	07/15/2013	25
XA		08/15/2013	08/15/2013	08/15/2013	965.69-	969.69-	41471		25
NA	98	08/25/2013	08/24/2013	08/24/2013	1,300.00	1,300.00	41480	08/15/2013	25
XA		09/15/2013	09/15/2013	09/15/2013	961.51-	965.51-	41502		25
NA	98	09/24/2013	09/24/2013	09/24/2013	1,300.00	1,300.00	41511	09/15/2013	25
XA		10/15/2013	10/15/2013	10/15/2013	957.31-	961.31-	41532		25
NA	98	10/24/2013	10/24/2013	10/24/2013	1,300.00	1,300.00	41541	10/15/2013	25
NE		11/10/2013	11/08/2013	11/08/2013	2,066.00	2,066.00	41556		00
TD		11/17/2013	11/15/2013	11/15/2013	2,062.83-	2,062.83-	41563		00
XA		11/17/2013	11/15/2013	11/15/2013	1,049.20-	1,053.20-	41563		26
NA	98	11/24/2013	11/24/2013	11/24/2013	1,300.00	1,300.00	41572	11/15/2013	26
XA		12/15/2013	12/15/2013	12/15/2013	1,045.36-	1,049.36-	41593		26
NA	98	12/25/2013	12/24/2013	12/24/2013	1,300.00	1,300.00	41602	12/15/2013	26
XA		01/15/2014	01/15/2014	01/15/2014	1,041.42-	1,045.42-	41624		26

CONFIDENTIAL

AGLIC-BUCK-036331

NA	98	01/26/2014	01/24/2014	01/24/2014	1,300.00	41633	01/15/2014	26
XA		02/17/2014	02/15/2014	02/15/2014	1,041.43-	41655		26

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AGLIC-BUCK-036332

OLD LINE LIFE				ULA STATUS REPORT										POL-PA			
Q.1 / CASE NUMBER 7 POLICY NUMBER				STATUS		PLAN CODE		SHORT NAME		ACTION-INHIBIT		REQUESTOR		RUN-DATE		POL-PA	
UL000000000				ACTIVE				OLLINS		(3)- DEATH		2391		01/17/2017		210 382	

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42020 42045

1,130.36-
1,000.00

1,126.36-
1,000.00

02/15/2015 02/15/2015
03/13/2015 03/13/2015

02/15/2015 02/15/2015
03/13/2015 03/13/2015

02/17/2015 02/17/2015
03/22/2015 03/22/2015

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OLD LINE LIFE				ULA STATUS REPORT										POL-PA			
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U0000000000				ACTIVE		OLLINS		(3)- DEATH		2391		01/17/2017		211		383	
CASH FLOW SUMMARY																	
TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT COI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR								
XA		03/22/2015	03/15/2015	03/15/2015	1,136.09-	1,140.09-	42048		27								
NE		04/09/2015	04/09/2015	04/09/2015	1,000.00	1,000.00	42073		00								
XA		04/15/2015	04/15/2015	04/15/2015	1,145.79-	1,149.79-	42079		27								
NE		05/17/2015	05/11/2015	05/11/2015	1,000.00	1,000.00	42105		00								
XA		05/17/2015	05/15/2015	05/15/2015	1,155.69-	1,159.69-	42109		27								
NE		06/11/2015	06/11/2015	06/11/2015	1,000.00	1,000.00	42136		00								
XA		06/15/2015	06/15/2015	06/15/2015	1,165.69-	1,169.69-	42140		27								
NE		07/14/2015	07/07/2015	07/07/2015	1,000.00	1,000.00	42162		00								
XA		07/15/2015	07/15/2015	07/15/2015	1,175.89-	1,179.89-	42170		27								
NE		08/06/2015	08/06/2015	08/06/2015	1,000.00	1,000.00	42192		00								
XA		08/16/2015	08/15/2015	08/15/2015	1,186.19-	1,190.19-	42201		27								
NE		09/13/2015	09/11/2015	09/11/2015	1,000.00	1,000.00	42228		00								
XA		09/15/2015	09/15/2015	09/15/2015	1,196.65-	1,200.65-	42232		27								
NE		10/08/2015	10/08/2015	10/08/2015	1,000.00	1,000.00	42255		00								
XA		10/15/2015	10/15/2015	10/15/2015	1,207.31-	1,211.31-	42262		27								
NE		11/10/2015	11/10/2015	11/10/2015	1,000.00	1,000.00	42288		00								
TD		11/15/2015	11/15/2015	11/15/2015	1,752.21-	1,752.21-	42293		00								
XA		11/15/2015	11/15/2015	11/15/2015	1,275.81-	1,279.81-	42293		28								
XA		12/15/2015	12/15/2015	12/15/2015	1,287.90-	1,291.90-	42323		28								
NE		12/16/2015	12/16/2015	12/16/2015	1,000.00	1,000.00	42324		00								
NE		01/13/2016	01/13/2016	01/13/2016	1,000.00	1,000.00	42352		00								
XA		01/18/2016	01/15/2016	01/15/2016	1,300.13-	1,304.13-	42354		28								
XA		02/15/2016	02/15/2016	02/15/2016	1,312.54-	1,316.54-	42385		28								

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42386 42412

1,000.00 1,000.00

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OLD LINE LIFE				ULA STATUS REPORT													
01 / CASE NUMBER 7 POLICY NUMBER				STATUS		PLAN CODE		SHORT NAME		ACTION-INHIBIT		REQUESTOR		RUN-DATE		POL-PA	
UL000000000				ACTIVE		[REDACTED]		DLLINS		(3)- DEATH		2391		01/17/2017		212 384	

XA	12/14/2016	11/15/2016	11/15/2016	1,501.54-	1,505.54-	42658	29
XA	01/04/2017	11/15/2016	11/15/2016	1,501.54	1,505.54	42658	29

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STATUS
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PLAN CODE
 [REDACTED]

SHORT NAME
 OLLINS

ACTION-INHIBIT
 (3)- DEATH

REQUESTOR
 2391

RUN-DATE
 01/17/2017

POL-PA
 213 , 385

CASH FLOW SUMMARY

TRX CODE	MEMO CODE	TRANSACTION DATE	INTEREST EFFECTIVE DATE	VALUATION DATE	GROSS PAYMENT CDI DEDUCTION SURR/LOAN CHK AMT	NET PAYMENT TOTAL MTHLY DED GROSS SURR/LOAN	INT EFF DAYS	TRX DUE DATE	LOAD DUR
XA		01/04/2017	11/15/2016	11/15/2016	1,501.54-	1,505.54-	42658		29
XA		01/04/2017	12/15/2016	12/15/2016	1,517.45-	1,521.45-	42688		29
XA		12/15/2016	12/15/2016	12/15/2016	1,517.46-	1,521.46-	42688		29
XA		01/04/2017	12/15/2016	12/15/2016	1,517.46	1,521.46	42688		29
NE		01/04/2017	12/16/2016	12/16/2016	400.00	400.00	42689		00
NE		12/22/2016	12/16/2016	12/16/2016	400.00	400.00	42689		00
NE		01/04/2017	12/16/2016	12/16/2016	400.00-	400.00-	42689		00
NE		12/19/2016	12/19/2016	12/19/2016	961.90	961.90	42692		00
NE		12/21/2016	12/19/2016	12/19/2016	961.90-	961.90-	42692		00
NE		01/04/2017	12/27/2016	12/27/2016	961.90	961.90	42700		00
NE		12/27/2016	12/27/2016	12/27/2016	961.90	961.90	42700		00
NE		01/04/2017	12/27/2016	12/27/2016	961.90-	961.90-	42700		00
XA		01/16/2017	01/15/2017	01/15/2017	1,533.58-	1,537.58-	42719		29

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EXHIBIT F

Supplemental Report of Larry N Stern, FSA, MAAA

I. INTRODUCTION

1. I have been retained to render my opinions in rebuttal to the supplemental report submitted by Mr. Brian King, FSA, MAAA and the supplemental declaration submitted by Ms. Lana Marquette concerning the purported compliance with IRC §7702, et al (“§7702”) by American General Life Insurance Company (“AGLIC”) implemented on certain of its universal life (or “UL”) insurance policies and related issues. I understand my opinions, based on my knowledge and experience developed over the course of nearly 50 years of actuarial experience in the life insurance industry and my review of the record, will be submitted in support of Plaintiffs’ motion for class certification claiming the actions of AGLIC constitute breaches of AGLIC’s contracts with its policyholders.

2. I submitted my opening report (“Stern Report”) in this matter on November 25, 2020. I incorporate by reference my opening report and its exhibits and glossaries in this supplemental report. I may rely on any portion of my opening report and its exhibits and glossaries in rebutting Mr. King and Ms. Marquette.

3. **Exhibits A** to my opening report contains my current curriculum vitae. **Exhibit B** to my opening report contains a list of materials considered in preparing my opening report, at least some of which were also considered in preparing, and are also referenced in, this supplemental report. Additional materials considered in preparing this supplemental report include the Supplemental Report of Mr. King and the Supplemental Declaration of Ms. Marquette both dated January 14, 2021, submitted in support of AGLIC’s opposition to Plaintiffs’ motion for class certification.

4. I reserve the right to supplement or amend my analysis or opinions, including if additional information becomes available or to address facts or issues I was not able to fully evaluate before submitting this supplemental report, including in response to any reports or rebuttal reports submitted by AGLIC or its experts or in response to any issues or opinions not disclosed by AGLIC’s experts with sufficient particularity and specificity for me to fully address them at this time.

5. I meet the qualification standards of the American Academy of Actuaries to render the actuarial opinions contained herein.

II. SUMMARY OF OPINIONS

6. Based on my actuarial knowledge and experience and my analysis of the record, I have formed the following opinions with regard to Ms. Marquette’s January 14, 2021 Supplemental Declaration and Mr. King’s January 14, 2021 Rebuttal Report:

- a. The AGLIC administrative systems generate annual reports sent to policyholders. In addition to the month-by-month policy value information, the annual report includes forward-looking information. AGLIC must recognize what and why the information is included.
- b. The AGLIC annual report should provide guidance to the policyholder to pay a premium which would maintain their policy as compliant with IRC §7702 rules.

- c. AGLIC needs to be sure the information provided in a projection of policy values – whether via an illustration or annual report – are accurate with respect to IRC §7702 rules.
- d. AGLIC administrative systems retain policy records – historical premiums paid, changes to death benefit amounts and/or death benefit option - sufficient for AGLIC to identify potential class members.
- e. “Material deviation” is any minor change which may cause the policy to violate IRC §7702 rules.
- f. Mr. King’s funding scenario examples only work for policyholders not decreasing their death benefits.
- g. There are alternative ways in which AGLIC can identify potential class member.

III. MS. MARQUETTE FALSELY ATTESTS AGLIC IS INCAPABLE OF IDENTIFYING POLICYHOLDERS WHO ARE A MEMBER OF THE CLASS

7. In my opening report I offer several suggested ways AGLIC can automate discovery of policies in violation of §7702 compliance. Ms. Marquette contends “for most AGLIC administrative systems, there is no automated way to identify which policyholders historically received DEFRA Letters... Even for those systems, the internal codes described above are generally not available in the earlier part of Plaintiffs’ class period and identifying policyholders that received DEFRA Letters in those years would require manual review of all policies then administered by those systems.”¹

8. Furthermore, Ms. Marquette continues to contend “determining what is contractually required by each Policy Agreement not only would require a review of all documents that comprise the entirety of each policyholder’s Policy Agreement, but, as Plaintiffs acknowledge, many AGLIC Policy Forms require that annual reports and illustrations include ‘any other data required by the state in which the policy is delivered.’ Where a Policy Form contains that or similar language, one would have to perform a comprehensive review of the relevant state laws, regulations, etc., all of which change over time, to determine what is contractually required by the Policy Form and, therefore, the Policy Agreement.”²

9. It is my opinion, what Ms. Marquette seems to be saying is, “AGLIC cannot identify which of the thousands of different policies require us to send illustrations or annual reports containing planned premiums and guaranteed termination dates. Even if AGLIC could identify that, AGLIC does not know what any policyholder’s planned premium or guaranteed termination date on an illustration or annual report was, and AGLIC cannot determine if the policyholders ever followed a planned premium. That is because policyholders constantly change their premiums and coverage and AGLIC does not save any old data on that. In any event, AGLIC cannot just re-run illustrations or annual reports, because all of that data is constantly changing (planned premiums, cash build-up, guaranteed termination dates, benefit levels, riders, etc.) and AGLIC does not maintain historical information electronically, and probably not at all. Moreover, even if AGLIC updated and integrated its systems, AGLIC would only be able to provide current policy status, because, again, AGLIC just does not maintain and are not required to maintain historical data.”

¹ Marquette Opening Declaration FN 7, P14.

² Marquette Supplemental Declaration ¶3.

10. However, based on my own experience drafting and reviewing universal life policy forms, most of the language is “boilerplate” – very little descriptive language is needed to differentiate one product’s policy form from another product’s policy form. The policy form language is purposefully uniform in order to meet uniform regulatory language requirements and easily obtain regulatory approval. Such uniform regulatory language requirements also include sending annual reports to policyholders and what information needs to be listed.

11. Ms. Marquette admits “a small fraction of AGLIC annual reports also contain projected “termination dates” based on certain assumptions, such as interest rate, cost of insurance, and that the policyholder can and will continue making certain planned premiums. Some AGLIC annual reports contain “termination dates” even where a policyholder’s Policy Form does not require them.”³ I conclude this to mean the AGLIC administrative system generates a “uniform” annual report containing the same information for all policyholders including termination date information. The AGLIC administrative systems already knows what is being sent to all policyholders. In my opinion it seems ridiculous to suggest AGLIC sends forward-looking annual reports to policyholders without knowing what or why the information is included.

12. Ms. Marquette does not provide any examples of policyholders “constantly changing their premiums and coverage.” On the contrary, the Buck’s had not varied from their planned premium since 2008 – in no small part because the amount was taken directly from their checking account by AGLIC.

13. Ms. Marquette admits AGLIC “maintains electronic records of *premiums paid* for each policyholder noting there is no requirement or need to keep *historical planned premiums*.”⁴ Therefore, there is an historical record of what premium was actually paid. I would contend along with a record of what premium was paid, I would assume AGLIC has a record of whether the policyholder made a change in death benefit amount and/or death benefit option. Along with premium paid, these two death benefit items would be key in determining whether a policy violated (or may violate in the future) DEFRA definition of life insurance. After all, Ms. Marquette testified in her deposition, “as a company [AGLIC does] not allow the policy to not become life insurance.”⁵ In other words, AGLIC wants to be sure policies qualify as life insurance for federal income tax purposes and should be aware not to make misleading representations in the annual reports and/or illustrations sent to policyholders.

14. There is a disclosure statement delivered with the policy – to the Buck’s and most of the other policyholders AGLIC identified which “shows how long the coverage will continue on the basis of current and guaranteed assumptions. The annual report sent to the owner each year will update this information.” Ms. Marquette agrees this is the same disclosure statement language sent to policyholders.⁶

15. With regard to the Buck’s policy, they received an annual report guaranteeing if the Bucks paid a planned premium (what they were currently paying) the policy would not terminate before September 2023.⁷ Then about a month later AGLIC wouldn’t allow them to pay the premium because they reached the DEFRA limit. When asked whether AGLIC should have considered DEFRA when the annual report was saying the policy would stay in force until September 2023 by continuing to pay the planned premium, Ms. Marquette responded “the

³ Marquette Opening Declaration ¶19.

⁴ Marquette Supplemental Declaration ¶6.

⁵ Marquette Dep. 18:9-10.

⁶ *Id.* 134:10-16.

⁷ *Id.* 72:9-14.

termination date calculated here does not have to consider the guideline premium limitations. It's only a snapshot of these current assumptions.”⁸ In my opinion the annual report should not provide guidance of being able to pay a premium which would otherwise result in bringing the policy into non-compliance. AGLIC's administrative system should be checking for this especially because the policyholder relies on the information.

16. AGLIC has admitted its illustration software checks for DEFRA issues but its administrative system software for annual reports does not.⁹ Ms. Marquette also confirms “the program that [AGLIC] uses to create the illustration do not talk to or interface with the program that [AGLIC] uses to create the annual report.”¹⁰ As noted in my opening report, in my opinion, based on my actuarial knowledge and experience, and my analysis of the record, AGLIC needs to be sure the information provided in a projection of policy values – whether via illustration or annual report – are accurate with respect to §7702 compliance. This is a core and indispensable obligation under the insurance policy contract. The policyholders depend on this information. Insurance companies are well aware policyholders need and use this information in making (or in not making) important decisions including decisions affecting their financial affairs and estate-planning.¹¹

17. Ms. Marquette contends “AGLIC does not maintain an electronic database detailing the features and characteristics of generated illustrations. At most, AGLIC can query its systems to know whether an illustration was requested. There is no way to know, without reviewing hard-copy scans of each illustration and surrounding correspondence, the specific features an illustration showed.”¹² If the AGLIC administrative system knows whether an illustration was requested, I contend there is a way to determine if there were policy changes after a request for an illustration.

18. Notwithstanding the difficulties expounded by Ms. Marquette in her Opening and Supplemental Declarations, AGLIC has identified numerous policyholders who may become potential class members:

- (1) 190 policies where the policyholders may have received a DEFRA Notice and also may have received an illustration, and (2) the policyholder was potentially affected by an affected illustration...190 to 178 removing duplicates.¹³
- She was not involved in the identification of the 190 policies nor the dwindling down of the number from 178 nor AGLIC producing 130 of those policies.¹⁴
- Nor was she involved in the identification of the 3,387 policies where the policyholder received an illustration and a DEFRA Notice.¹⁵
- Nor was she involved in the identification of the 16,000 policies where the policyholder received a DEFRA Notice but no illustration.¹⁶

19. Ms. Marquette has noted, “as designed, AGLIC's illustration systems account for the GPL and will not illustrate requested scenarios that would cause a policy to exceed the GPL

⁸ Marquette Dep. 75:15-23.

⁹ AGLIC response to Interrogatory No. 1 of Plaintiff's Second Set of Interrogatories.

¹⁰ Marquette Dep. 176:10-14.

¹¹ Stern Opening Report ¶47.

¹² Marquette Supplemental Declaration ¶9.

¹³ Marquette Dep. 161:15-162:1.

¹⁴ *Id.* 166:24-167:14.

¹⁵ *Id.* 167:15-168:3.

¹⁶ *Id.* 168:4-13.

during the illustrated years.”¹⁷ This corresponds to her testimony in ¶13 above AGLIC wants to be sure policies qualify as life insurance for federal tax purposes. Each AGLIC illustration system uses multiple “calculation engines” depending on the policy, to arrive at its outputs.¹⁸ Notwithstanding these assurances, AGLIC determined the September 29, 2008 illustration provided to the Bucks failed to account for the GPL due to discrete system limitations.¹⁹

20. Ultimately AGLIC identified five discrete scenarios that could potentially have resulted in policyholders receiving illustrations failing to reflect continued payment of premiums could result in the policy reaching the GPL.²⁰ Ms. Marquette admits, AGLIC “can do a query to know if there’s a DEFRA activity.”²¹ From this investigation, AGLIC was able to identify how many policies could have been affected by the five different scenarios – initially being 190 policies reduced to 178.²²

21. In searching to identify possible class members, Ms. Marquette testified, AGLIC assumed such policyholders had to have received an illustration to “fit the Buck case” (i.e., fit into one of the five categories testing for DEFRA).²³ This assumption was “based on counsel [discussions].”²⁴ Therefore, AGLIC never looked for any policyholders who had received a potentially inaccurate annual report as well as a DEFRA Notice.²⁵

22. In my opinion, based on my actuarial knowledge and experience, and my analysis of the record, this is evidence AGLIC does retain policy records of historical illustration activity. If AGLIC could identify these policies, I contend they have other policy record activity (as noted in ¶13 above, i.e., premiums paid, changes in death benefit amount and/or death benefit option) from which they can identify whether a policy violated (or may violate in the future) DEFRA definition of life insurance.

IV. MR. KING FALSELY ATTESTS NO POLICYHOLDERS ARE DAMAGED

23. Mr. King reiterates the distinction between Temporary DEFRA Scenario and Permanent DEFRA Scenario in accordance with IRC §7702. These are defined by Ms. Marquette and Mr. King:

- *Temporary DEFRA Scenario.* Ms. Marquette describes a Temporary DEFRA Scenario as one in which the policyholder attempts to make a premium payment causing the cumulative premiums to exceed the GPL at the time. AGLIC sends the policyholder a letter stating the payment cannot be made and payments must be temporarily limited, usually to the next anniversary. Thereafter, premium payments could continue as long as the cumulative premiums do not exceed the GPL.²⁶ (Mr. King describes a Temporary DEFRA Scenario in a similar manner.²⁷)

¹⁷ Marquette Opening Declaration ¶25.

¹⁸ *Id.* ¶26.

¹⁹ *Id.* ¶27.

²⁰ *Id.* ¶28.

²¹ Marquette Dep. 193:21-22.

²² *Id.* 161:15-162:1.

²³ *Id.* 162:2-14.

²⁴ Marquette Dep. 164:1-10.

²⁵ *Id.* 164:11-16.

²⁶ Marquette Opening Declaration ¶14-¶15.

²⁷ King Initial Report ¶51.

A temporary cessation of premiums payments would show up on the month-to-month detail in the annual report.

- *Permanent DEFRA Scenario.* Ms. Marquette describes a Permanent DEFRA Scenario as one in which a significant reduction in coverage results in a GPL decreasing each year eventually causing the GPL to be below the cumulative premiums paid. AGLIC sends the policyholder a letter advising payments are permanently limited and providing the policyholder various options, including the policyholder can continue to pay the cost of insurance and expense charges from preexisting funds in the cash account until depleted, thereafter, paying enough to prevent the policy from terminating.²⁸ (Mr. King describes a Permanent DEFRA Scenario in a similar manner.²⁹)

24. IRC §7702 does not make any such distinction, as to "Permanent or Temporary DEFRA Scenarios," as defined by Mr. King and Ms. Marquette. Whether AGLIC considers a DEFRA violation as temporary or permanent, however, IRC §7702(f)(1)(B) requires AGLIC to refund any excess premium payment to the policyholder within 60 days following the end of the contract period. Ms. Marquette mentions refunds in her opening declaration³⁰ (not in her supplemental) and in deposition testimony³¹. Mr. King mentions "return of excess premiums" in his initial report³² and "refunds" in his rebuttal report³³. I note this requirement as well as significant tax/reporting consequences to policyholders and AGLIC in my opening report.³⁴ The latter requirements went unnoticed by Ms. Marquette and Mr. King.

25. Mr. King contends "whether the policy would enter the Temporary DEFRA Scenario or the Permanent DEFRA Scenario would depend on whether the alleged failure to properly account for the Guideline Premium Limitation was in an annual report or in an illustration."³⁵ This leads one to ask, is it possible for one system to identify a temporary violation while the other system identifies the same violation as permanent? If the two systems "talk to each other – produce consistent values – it would not matter which system identifies a violation. Mr. King's supplemental report simply ignores the problem of the two systems not "talking" to one another. I contend, a violation is a violation.

26. Mr. King contends "identifying policyholders by whether they paid planned premiums is inherently unworkable."³⁶ I contend preparing illustrations and annual reports by virtue of policyholders paying current premiums is workable. As noted in ¶13 above, Ms. Marquette admits AGLIC maintains electronic records of premiums paid for each policyholder and a record of who requested illustrations. In my opinion it would be easy to identify policyholders making changes in death benefit amounts, death benefit option, and premium payment amounts as these changes most likely result in potential DEFRA violations.

27. Mr. King's supplemental report allocates space to dispute the term "material deviation" claiming in my opening report I do not define what is meant by "material deviation in the amount of the payments of planned premiums. But he admits, "even minor differences between

²⁸ Marquette Opening Declaration ¶14-¶15.

²⁹ King Initial Report ¶54, ¶56.

³⁰ Marquette Opening Declaration ¶16.

³¹ Marquette Dep. 132:18-20.

³² King Initial Report ¶58.

³³ King Rebuttal Report ¶20-¶21.

³⁴ Stern Opening Report ¶23.

³⁵ King Rebuttal Report ¶9.

³⁶ *Id.* ¶36.

actual and planned premiums – with respect to timing, frequency, or amount – can have significant consequences on funding limits under IRC §7702.”³⁷ Mr. King characterizes certain changes as “minor” or not and notes even a minor change may cause a policy to violate DEFRA. In my opinion, this is precisely why the term “material” is particularly apt. If any change is enough to cause a DEFRA violation, then it is definitely a “material deviation”.

28. Mr. King asserts policyholders who AGLIC subjected to a “Temporary DEFRA Scenario” are not significantly harmed. However, he ignores the harm resulting to them from AGLIC’s misrepresentations as to Guaranteed Termination Dates. This harm can include planning errors with respect to estate planning, family planning, financial planning, and the like. Being informed the Guaranteed Termination Date for your policy (“if planned premiums are paid”) is 2070 on your 2015 Annual Report, and then receiving an illustration in 2016 showing the actual Guaranteed Termination Date is 2045³⁸ can cause a policyholder much harm.

29. Mr. King contends “a policyholder entering the Temporary DEFRA Scenario benefits by accumulating more cash value in the policy than had the policyholder paid less in premiums over the same time frame and not received the DEFRA Notice.”³⁹ In my opinion, the additional premium payments will eventually reflect different Guaranteed Termination Dates on subsequent annual reports.

30. Mr. King contends “even where a policyholder previously reduced benefits in a manner that would inevitably cause a policy to enter the Permanent DEFRA Scenario (like Mr. Buck), a policyholder that pays the maximum in premiums and accelerates the date on which the policyholder receives the DEFRA Notice, benefits by accumulating more cash value in the policy than had the policyholder paid less in premiums over the same time frame.”⁴⁰

31. Mr. King provides several “funding scenarios” to demonstrate policyholders are better off under the Temporary DEFRA Scenario – they are able to ultimately pay more into their policies on which interest will be credited which means the policy may mature sooner and not terminate before any Guaranteed Termination Date.⁴¹ In my opinion, based on my actuarial knowledge and experience, and my analysis of the record - notwithstanding his contention in ¶6e of his Rebuttal Report - his examples only work for policyholders *not* decreasing their death benefits – his examples don’t help the Bucks who can’t pay anything more than enough to cover the cost of insurance and expense charges. Their policy does not “mature” sooner.

V. THERE ARE ALTERNATIVES WAYS TO IDENTIFY CLASS MEMBERS

32. In my opinion, essentially Ms. Marquette in her Supplemental Declarations and Mr. King in his Rebuttal Report contend no policyholders in Temporary DEFRA Scenario were damaged – they actually were benefited because they can accumulate more cash value by paying more premiums and maturing their policies sooner. They also contend there is no electronic or administrative feasible way to identify policyholders who might possibly have been affected by their illustration software “glitches” and/or failure to check their annual report software for DEFRA compliance.

³⁷ *Id.* ¶¶26-¶27.

³⁸ Stern Opening Report ¶12 regarding Policyholder #118.

³⁹ King Rebuttal Report ¶6d.

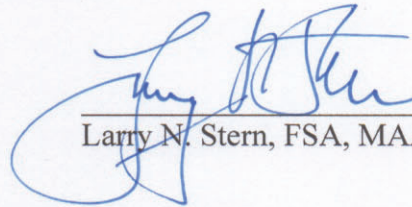
⁴⁰ *Id.* ¶6e.

⁴¹ *Id.* ¶25-¶32.

33. In my opinion, based on my actuarial knowledge and experience, and my analysis of the record, there are other ways in which AGLIC can identify potential class members:

- *Temporary DEFRA policyholders.* AGLIC clearly has the capability to automate its search and identification of policyholders who received misrepresentations. It did so with respect to the “glitched” illustrations and identified exactly 178 policyholders. According to Ms. Marquette this required some manual review to remove the duplicates. AGLIC has not articulated any reason why it cannot do the same with respect to the Annual Reports containing misrepresentations. As noted in ¶21 above, Ms. Marquette admits AGLIC has not even tried.
- *Permanent DEFRA policyholders.* AGLIC must do an audit, much like the way State insurance regulators, or reinsurers, conduct audits. It requires bringing in two dozen individuals, put them in a room each with a computer with access to the administrative system policy records (or extract the records to remove “sensitive” information), and have them review policy records to identify all the so-called “Permanent DEFRA Notices” since these are easily observable three or four-page forms including the Policy Option Form. [The Buck’s received such a DEFRA Notice dated January 7, 2016.]⁴² These are the 3,387 policies (noted in ¶18 above). The team of inspectors could devote an hour to each policy record to pull out the Permanent DEFRA Notice and in the course of a month all the files would have been reviewed. (i.e., 24 inspectors x 8 policy records per day x 5 days per week x 3.6 weeks = 3,456 records reviewed).
- *Prepare illustrations for all Universal Life policyholders.* All 800,000. This solution would determine policyholders who may be “glitched” in the future. It will identify future class members, and/or current policyholders, who by continuing to pay premiums will result in their policies potentially being noncompliant as were the Bucks in the years 2008-2015.

Signed this 29th of January 2021



Larry N. Stern, FSA, MAAA

⁴² AGLIC-Buck-080569-71.